

The "Man's Store"

"M.S.M." Quality Clothes



This great clothing business is growing greater every month, due in some measure to our original methods of merchandising and advertising—but due in even larger measure to the quality of the clothes we sell and the reasonableness of our prices! Nowhere else in Washington can you buy the best clothes for so little money.

Take our magnificent line of Overcoats at \$15 to \$45—the finest tailored coats in America, and each a good \$5 lower in price than the same grade costs elsewhere.

"Man's Store Make" suits are the smartest models shown this season—\$15 to \$37.50.

"Man's Store Make" genuine Cravenette Rain Coats—the best Rain Coats made—at \$15 to \$35.

Our Tuxedo Suits—Full-dress Suits—Frock Suits—are examples of the highest class tailoring. An excellent silk-trimmed Tuxedo Suit for \$19.75.

"Money's Worth or Money Back."

D. J. KAUFMAN, 1005-7 Penna. Ave.



HERE IT IS

The Electric Flat Iron

Excellent for household and laundry uses. Made in different sizes. Takes the place of the old-fashioned sad iron. Is much better. Saves time and labor. Economical to operate. May be had on 30 days' free trial by users of POTOMAC ELECTRIC LIGHT.

Potomac Electric Power Co.
213 14th Street N. W.

Personal Letters Are Business Getters.

Business-soliciting typewritten Letters and Form Letters for everyday business use produced in large or small quantities by our special process.

500 TYPEWRITTEN LETTERS, \$3.
1,000 TYPEWRITTEN LETTERS, \$4.
FILLING IN, ADDRESSING
AND MAILING AT MOD-
ERATE PRICES.

The Letter Shop

ROOMS 708 AND 709,
METROPOLITAN BANK BLDG.
OPPOSITE U. S. TREASURY.
TELEPHONE MAIN 2210.

Cut Your Shoe Bills in Half

By having your old shoes made new by our method of

The Whole Sole and Heel.

The entire new bottoms make them equal to new shoes for style and fit. May we send for yours to-morrow?

Men's Shoes, \$1.50; Ladies' Shoes, \$1.25

National Shoe Mfg. & Repair Co.,

442 9th St. N. W. Phone M. 1619.

Opera Glasses

Genuine Lemaire
Exclusively.

Black Leather, \$4.50 to \$6.50.
Oriental or Smoked Pearl, \$10.

EDWIN **ETZ** OPTICIAN,
H. 1035 G St.

"On G Street Opp. Boston House."

Purity—Cleanliness—Excellence.

Highest Awards

Heurich's
Maerzen,
Senate,
and Lager.

2 doz. Maerzen or Senate, \$1.75.
2 doz. Lager, \$1.50; bottle rebate, 50c.
Delivered in unlettered wagons if desired.

CRR. HEURICH BREWING CO. Phone W. 1000

CUTS

for
ADVERTISERS
MANUFACTURERS
PRINTERS

The
MAURICE JOYCE
ENGRAVING CO.
H. C. C. STILES,
MANAGER.
THE LEADING
PHOTO-ENGRAVING
HOUSE OF
THE SOUTH.
STAR BUILDING.

SPECIAL NOTICES.

THE SEVENTH SEMI-ANNUAL DIVIDEND of two-and-one-half (2½) per cent has been declared on the preferred stock of the Washington Railway and Electric Company, payable DECEMBER 1, 1907, to stockholders of record November 20, 1907. The books for the transfer of stock will be closed from November 20, 1907, to December 1, 1907, both dates inclusive. Holders of Voting Trustee's Certificates should forward them, without delay, to the Commercial Trust Company of New Jersey, Jersey City, New Jersey, and receive therefor Stock Certificates, in order that the dividend may be paid thereon. F. J. WHITEHEAD, Secretary.

THE PIKE ADDING MACHINE COMPANY wish to announce that they have removed from the Bond Bldg. to their new offices, Nos. 316-17-18, the Munsey Bldg., where a full line of electric and hand-operated machines are now on exhibition. del-71

FUECHSEL Baltimore
Have opened parlors at 1603 H ST. N.W., with the latest in
LADIES' GOWNS.
Suitable for morning, afternoon, and evening wear.
NEW HOSPITAL FOR ANIMALS.
Open for patients. 2113-15 14th st. Phone N. 1603
del-94.

DR. CARLETON VAUGHN,
Reliable dentist; reasonable prices.
Phone Main 2026, 1012 F St. N.W.

Watch, Clock, and Jewelry Repairing
a specialty. Clocks called for and delivered. Photo
supplies. Developing and printing. M. BLUMEN-
FELD, 214 14th st. N.W. Phone N. 422, del-222

Mme. L. Macdonnell, Ph. B., M. S.,
618 3d st. N.W.
Character reading a specialty. Nervous diseases
treated.

Benj. R. Coles & Co., Upholstering of
all kinds. Slip covers. 309 9th N.W. M. 6216.

MANURE FREE!

Six loads of rich straw manure free to
any one who will haul it away.
Call Stable, No. 6 Hillier court N.W.,
Washington, D. C.

Christmas Photographs

The cheapest and best in the city. Framed miniature
pictures from 25c up. The latest designs. Many take
advantage of Sundays. Satisfaction to all.

M. T. ATKINSON,
1416 14th St. N. W.

Calendars are excellent adver-
tisers. If you want something
with merit and originality, have
us design and print YOUR calendar. Satisfactory
prices—our own artists to furnish designs—prompt
execution.

Geo. E. Howard, 714 12th St.
Printer, ENGRAVER and BOOKBINDER.

INSURANCE LAW BAD

District Code Weakest in the
Country, Says Drake.

BEAT THE WORLD FOR AGENTS

More Here Than in Any Other City
of Its Size, Declares Superintendent
in Annual Report—Four and a
Quarter Millions Paid in Prem-
iums, \$1,880,503 in Losses.

Thomas E. Drake, superintendent of the
department of insurance of the District
of Columbia, yesterday submitted to the
Commissioners the fifth annual report of
that department.

The report is lengthy and contains in
detail the several kinds of business which
come under the jurisdiction of the depart-
ment. It also includes a summary of the
entire receipts and disbursements of all
insurance companies and associations li-
censed by this department for the fiscal
year ended June 30, 1907, together with
reference to important current happen-
ings, pertaining to the insurance com-
panies and beneficial associations in the
District, and an itemized estimate of ex-
pense for operating the department for
the fiscal year to end June 30, 1908.

Among other things Mr. Drake asserts
that while the wealth of the District of
Columbia, with regards to insurance, is
greater than is the similar wealth of any
one of twenty-five States and Territories
he names, its insurance laws are "the
weakest, most ambiguous, and the hardest
to administer of any in the United States."

No Dearth of Agents.

He also makes the interesting statement
that there are about 1,800 insurance agents
in the District, or more than there are in
any other city of the same size in the
world. The report goes on:

"During the calendar year 1906, 227
licenses were issued to insurance com-
panies, assessment associations, and frat-
ernal beneficial associations, and 363 li-
censes were issued to principal agents,
solicitors, and brokers, making a total of
1,122.

This shows a decrease of ten licenses
issued to companies and forty-three to
agents, as compared to the preceding
calendar year.

"During the calendar year 1906 total
license fees collected were \$13,212.70. Taxes
collected during the same period were
\$2,685.99, making a total of \$15,898.69, while
the total expenses of conducting the de-
partment amounted to \$16,827.79.

Premiums and Losses Paid.
"The total amount of premiums paid
during the calendar year 1906 to the class
of insurance companies and associations
referred to that were licensed to do busi-
ness in the District of Columbia, Decem-
ber 31, 1906, were \$4,233,573.49, which was
an increase over the previous calendar
year of \$2,738.92. Total losses paid in
the District during that time by the same
class of companies and associations
amounted to \$1,880,503.17, which were in
excess of the preceding calendar year,
in the amount of \$20,823.47.

"It is the intention of the department
to publish a directory containing the
name and address of every company that
is licensed to do business in the District
of Columbia, together with the name, ad-
dress and kind of license issued to every
agent operating in the District.

"This publication will be placed in the
hands of the companies, the principal of-
fices of which are located in the District,
and the local offices of others, with re-
quest from the department that, before
accepting an insurance application or a
risk in any form, on which commission
is to be paid, from any company or in-
dividual, they first ascertain, by refer-
ence to the directory, whether the com-
pany or person seeking insurance is prop-
erly licensed to transact the business of
insurance in the District."

District Laws Inadequate.
The report continues:

"Because of the amount of wealth in
the District of Columbia and the Capital
of the nation being located therein, its
insurance laws should be ideal. They
are, on the contrary, however, the weak-
est, most ambiguous, and the hardest
to administer of any in the United States.

"Considering also the population, which,
according to the special census taken
May 22, 1906, was 236,635, of which 65,118
were colored, the District of Columbia is
one of the best fields for insurance in the
United States."

To-day at the Y. M. C. A.

Sylvester A. Long, of Dayton, will speak
before the men's meeting in gymnasium
hall, Y. M. C. A. building, this afternoon
at 3:30 o'clock on "Hungry People."

In the lobby there will be the usual concert
at 2 o'clock. Cornet duets by the Misses
Baker and Beelman are to be part of
this musical prelude.

Most Beautiful Floral Work.

It is most satisfactory to consult Gude
about decorating for weddings, etc. 1214 F.



Special!

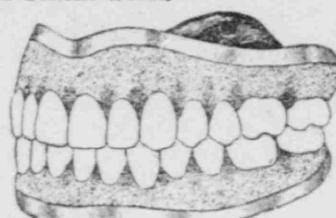
This beautiful 8-day
clock strikes the hour and
half hour on cathedral
gong. Excellent time-
piece, guaranteed. An
adornment to any house
—a \$6.50 value. Special
for a few days only.

\$4.35

Selinger's, F ST.,
COR. 9TH
"Look for the Big Clock"

SPECIAL DENTAL OFFER.

Better have your teeth attended to
before Christmas. Our method of
Painless Dentistry enables us to
give all the most lasting and beau-
tiful dental work.



Painless Extracting a Specialty.
Broken Plates Repaired.....\$1.00

Loose-fitting Plates Reset

to fit.....\$3.00

Gold Crown and Bridge-

work.....\$3.00 to \$5.00

\$7.00 Set Teeth.....\$5.00

\$10.00 Set Teeth.....\$7.00

\$12.00 Set Teeth.....\$8.00

\$15.00 Set Teeth, including 1

Gold Crown or Gold Fill-

ings.....\$10.00

Union Dental Parlors
910 F Street N. W.

Dr. Patton. Remember the Number.
Office hours: 9 to 5:30; Sundays, 10-12.
Bring This Adv.

AUTO CRASHES INTO CARRIAGE.

Mr. and Mrs. Blush Hurt, but Machine
Dashes On.

Mr. and Mrs. Edward Blush, of Ben-
ning, and their eight-year-old daughter,
Annie, narrowly escaped serious injury
yesterday afternoon when a large tour-
ing car collided with a carriage in which
they were riding.

The accident happened on the Benning
road about 4:30 o'clock yesterday after-
noon, when Mr. Blush and his wife were
en route to their home. When nearing the
race track the automobile suddenly turned
from a side road, striking the carriage
with full force. The occupants were
thrown to the ground and Mr. Blush
received injuries which necessitated his
being taken to the Casualty Hospital.

Mr. Blush and her daughter were taken
to the home by friends.

The occupants of the automobile made
no attempt to offer assistance, and seeing
that the vehicle had been demolished,
applied full speed and hurried from the
vicinity.

LOCAL MENTION.

EXCURSIONS TO-DAY.
To Fort Monroe, Norfolk, Newport News, James-
town Expedition, and all points South-Norfolk and
Washington night steamers every evening in the
year at 6:30 and day steamers every other day on
old dates at 8 a. m.

To Rock Creek Bridge, Zoological Park, Chevy
Chase, and Kensington—Cars from Fifteenth street
and New York avenue every fifteen minutes.
To Alexandria—Ferry steamer Lackawanna every
hour and a half from 5 a. m. to 6 p. m.

Christmas Money Loans
At the Mercantile Savings Society Office,
1005 F St. Lowest rates. Investigate.

**Home-made Biscuits, Biscuits, Mince-
meat, fruit cake, and crullers.** 1002 14th N.W.

Rochdale Co-operative Society
of the District of Columbia saves you
from 5 to 20 per cent on your Christmas
shopping. Original membership cost \$50
per year; renewals, 25c. See H. C. Emery,
Secretary, 625 G St. N.W.

Sunday Hours, 5 p. m. to 11 p. m.
Phila. Oyster & Chop House, 513 11th st. N.W.

Table d'Hôte Dinner, 75c; Lunches a
la carte. Park Hotel, Winter Garden, N. Y.
ave, and 11th st. Hungarian Orchestra
during lunch, dinner, and supper.

Washington's Largest
EXCLUSIVE FUR HOUSE.

Fur Bargains

That You Won't Find
Duplicated Anywhere.

Big Reductions from
Manufacturers' Prices.

TO those who need Furs or desire them for Xmas giv-
ing this Special Sale is particularly opportune. When
it is remembered that we RETAIL RELIABLE FURS
at MANUFACTURER'S PRICES the magnitude of the
values created by this event can be fully realized. Reductions
in all lines have been unsparing.

Pieces of every character are included in the underpricing.
Neck Furs, Muffs, Jackets, &c.—THIS SEASON'S STYLES
in practically every fur that fashion approves. We feel safe
in asserting that equal fur values have never been offered
anywhere—and believe that inspection and comparison will
impress you likewise.

CALL EARLY and have FIRST CHOICE of the bar-
gains.

SAKS FUR CO.,
Manufacturing Furriers. 13th and G Streets.

Visit the
"Big Shoe Store."

**Largest and Best Stock of
Footwear
Shown in Washington.**

Every line of shoes we handle is selected for some special
points of merit. Every maker who wants his line represented in
the stock where he is most likely to reap the greatest sales has got
to demonstrate the superiority of his goods.

DR. JANDON'S HYGIENIC SHOE FOR MEN.

Best shoes made for ease and com-
fort. Absolutely hygienic; made of
the softest imported Germania vel-
vet kid, with medicated felt inner soles,
and lined soft as a glove
and flexible as a slipper.
Made on true-fitting
shapes. Price.....\$5.00

A Woman's Shoe as Good as Its Name.
Our
Celebrated "BETSY ROSS"

Are models of skillful and scientific
shoemaking.
The essentials that predominate in
this line are style, fit, comfort, and
satisfaction. Made of especially se-
lected Ideal Patent Kid, Surpass Vel-
vet Kid, and Vitale Velour Calf. In 20
different styles, embracing
lace, blucher, and
button. Price.....\$3.50

**Special Lines of Footwear in Which
This House Is Headquarters.**

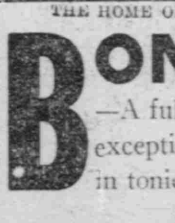
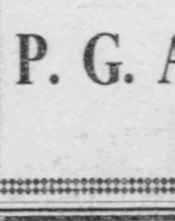
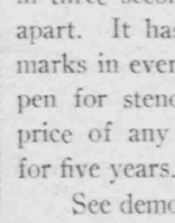
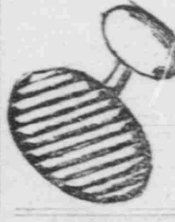
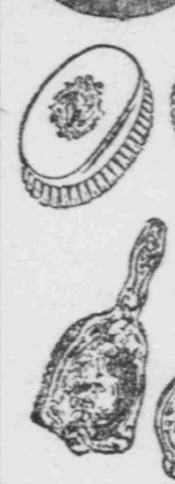
Showing a large variety of Men's
High-cut Waterproof Hunting Shoes
in black and tan.
Full line of Rubber Boots and Shoes.
All kinds and all styles.
Ladies' and Men's Warm-lined
Shoes and Slippers for house wear.

FALL HOSIERY Complete lines for Men, Women,
and Children. Many exclusive novel-
ties we have imported direct give the
Excellent lines of School Stockings for children, notable among
them a line we are featuring at.....15c pair

FAMILY SHOE STORE

JOS. STRASBURGER, Proprietor. 310-312 7th St.

KAHN'S,
1339 F Street



ISADORE KAHN, 1339 F STREET,
Near 14th—Opposite Ebbitt House.

XMAS JEWELRY

We are showing the most beautiful line of Christ-
mas Gifts in Imported and Domestic Jewelry, Silver-
ware, Limoges China, Cut Glass, and Clocks. We
are offering the following special inducements to early
shoppers:

\$15.00 Ladies' Solid Gold Watch and Pin

combined.....\$9.75

\$7.00 Ladies' or Girls' Solid Silver

Watches and Pins combined.....\$4.75

\$15.00 Gentlemen's Gold-filled Watch,

warranted 20 years, with Elgin move-
ments.....\$8.50

\$6.50 Sterling Silver Military

Set.....\$4.50

\$10.00 Sterling Silver Military

Set.....\$7.50

\$10.00 Comb, Brush, and Mir-
ror.....\$7.50

\$7.50 Comb, Brush, and Mir-
ror.....\$4.65

\$25.00 Comb, Brush, and Mir-
ror.....\$17.50

\$35.00 Ladies' Tiffany Diamond Rings. Special

.....\$25.00

\$67.50 Ladies' Tiffany Diamond Rings. Special

.....\$50.00

\$210.00 Ladies' and Gentlemen's Diamond

Rings.....\$175.00

\$5.00 Solid Gold Cuff Buttons.....\$3.25

\$7.50 Solid Gold Cuff Buttons.....\$5.00

\$10.00 Solid Gold Diamond Cuff Buttons.....\$7.45

\$5.00 Ladies' and Gentlemen's Gold Fobs.....\$3.25

\$2.50 Solid Gold Scarfpins.....\$1.50

\$2.50 Solid Gold Necktie Holders.....\$1.50

ISADORE KAHN, 1339 F STREET,
Near 14th—Opposite Ebbitt House.

The Mooney Model Self-filling Fountain Pen.

A marvel of perfection, simplicity, and utility. Can be filled
in three seconds without use of filler or removing cap or taking
apart. It has stood every test for five years. It makes legible
marks in every direction on the instant, and is the only dependable
pen for stenographic work. These pens are sold at the lowest
price of any first-class pen, and are guaranteed unconditionally
for five years.

See demonstration daily at

P. G. AFFLECK'S PHARMACY,
1429 Pennsylvania Avenue N. W.

THE HOME OF PURE WHISKY

BON TON
—A fully aged whisky of
exceptional flavor. Rich
in tonic properties.

Bottle.....75c.
CHAS. KRAEMER, 735 7th St. N.W.
Phone M. 2738

Electric light materially
increases the comfort and
conveniences of the home.

POTOMAC ELECTRIC POWER CO.,
213 14th Street N. W.